

# Notice of Allowability

Application No.

09/820,804

Examiner

Hani Kazimi

Applicant(s)

KITCHEN ET AL.

Art Unit

3691

## -- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to Applicant's amendment filed on January 19, 2007.
2. ☒ The allowed claim(s) is/are 34,36-38,40-43,45-47,49-53 and 55-60.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a) ☐ All b) ☐ Some\* c) ☐ None of the:
    1. ☐ Certified copies of the priority documents have been received.
    2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
    3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
  5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
    - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
      - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_\_.
    - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

## Attachment(s)

1. ☐ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☒ Information Disclosure Statements (PTO/SB/08),  
Paper No./Mail Date See Continuation Sheet
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application
6. ☐ Interview Summary (PTO-413),  
Paper No./Mail Date \_\_\_\_\_
7. ☒ Examiner's Amendment/Comment
8. ☐ Examiner's Statement of Reasons for Allowance
9. ☐ Other \_\_\_\_\_

  
HANI M. KAZIMI  
PRIMARY EXAMINER

Continuation of Attachment(s) 3. Information Disclosure Statements (PTO/SB/08), Paper No./Mail Date: 12/3/03;2/20/07;4/27/07.

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HANI M. KAZIMI  
PRIMARY EXAMINER

***Examiner's amendment***

An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment to cancel claim 54 and amend claim 52 was given in a telephone interview with Attorney Malvern U. Griffin October 1, 2007.

**CLAIM AMENDMENTS**

**Listing of Claims:**

1-33. (canceled)

34. (previously presented) A method for electronically presenting bills, comprising:

storing a plurality of bills from a plurality of billers for a payor, each biller being associated with at least one of a plurality of biller categories;

receiving, via a network, a request from a payor to view those of the stored plurality of bills from billers associated with one of the plurality of biller categories; and,

transmitting, via the network, only those bills from those billers associated with the one biller category to the payor responsive to the request;

wherein at least one of the plurality of biller categories is established by the payor.

35. (canceled)

36. (previously presented) The method of claim 34, wherein the plurality of biller categories includes a category corresponding to at least one of a credit card service and a utility service.

37. (previously presented) The method of claim 34, wherein each of the stored plurality of bills is associated with one of a plurality of bill categories, further comprising:

receiving, via the network, a request from the payor to view those of the stored plurality of bills associated with one of the plurality of bill categories; and

transmitting, via the network, only those bills associated with the one bill category to the payor responsive to the request.

38. (previously presented) The method of claim 37, wherein the plurality of bill categories includes a disputed bill category, a paid bill category, or an unpaid bill category.

39. (canceled)

40. (previously presented) The method of claim 34, wherein at least one of the plurality of billers is associated with more than one of a plurality of biller categories.

41. (previously presented) The method of claim 34, further comprising:

receiving, via the network, a request from the payor to view those of the stored plurality of bills from those of the plurality of billers that are unpaid and associated with one of the plurality of biller categories; and

transmitting, via the network, those of the unpaid stored plurality of bills from those of the plurality of billets associated with the one biller category to the payor responsive to the request.

42. (previously presented) The method of claim 34, further comprising:

receiving, via the network, a request from the payor to view those of the stored plurality of bills from those of the plurality of billers that are paid and associated with one of the plurality of biller categories; and

transmitting, via the network, those of the paid stored plurality of bills from those of the plurality of billers associated with the one biller category to the payor responsive to the request.

43. (previously presented) A system for electronically presenting bills, comprising:

a communications port configured to receive and transmit bill related information via a network;

a memory configured to store a plurality of bills from a plurality of billers for a payor, each billet associated with one of a plurality of biller categories; and

Art Unit: 3691

a processor in communication with the communications port and the memory and configured to 1) receive, via the communications port, a request from the payor to view those of the stored plurality of bills from billers associated with one of the plurality of biller categories, and 2) cause the communications port to transmit only those bills from those billers associated with the one biller category to the payor responsive to the request;

wherein at least one of the plurality of biller categories is established by the payor.

44. (canceled)

45. (previously presented) The system of claim 43, wherein the plurality of biller categories includes a category corresponding to at least one of a credit card service and a utility service.

46. (previously presented) The system of claim 43, wherein:

each of the stored plurality of bills is associated with a bill category; and the processor is further configured to 1) receive, via the communications port, a request from the payor to view those of the stored plurality of bills associated with one of the plurality of bill categories, and 2) cause the communications port to transmit only those bills associated with the one bill category to the payer responsive to the request.

47. (previously presented) The system of claim 46, wherein the plurality of biller categories includes a disputed bill category, a paid bill category, or an unpaid bill category.

48. (canceled)

49. (previously presented) The system of claim 43, wherein at least one of the plurality of billers is associated with more than one of the plurality of biller categories.

50. (previously presented) The system of claim 43, wherein the processor is further configured to 1) receive, via the communications port, a request from the payor to view those of the stored plurality of bills from those of the plurality of billers that are unpaid and associated with one of the plurality of biller categories, and 2) cause the communications port to transmit those of the unpaid stored plurality of bills from those of the plurality of billers associated with the one biller category to the payor responsive to the request.

51. (previously presented) The system of claim 43, wherein the processor is further configured to 1) receive, via the communications port, a request from the payor to view those of the stored plurality of bills from those of the plurality of billers that are paid and associated with one of the plurality of biller categories, and 2) cause the communications port to transmit those of the paid stored plurality of bills from those of the plurality of billers associated with the one biller category to the payor responsive to the request.

52. (previously presented) A method for electronically presenting bills, comprising:  
  
storing a plurality of bills from a plurality of billers for a payor, each biller being associated with one of a plurality of biller categories;

receiving, via a network, a request from a payor to view those of the stored plurality of bills from billers associated with one of the plurality of biller categories; and

transmitting, via the network, only those bills from those billers associated with the one biller category to the payor responsive to the request;

wherein at least one of the plurality of biller categories identifies a type of good or service provided by a biller; and

wherein the plurality of biller categories includes biller category defined by a payor.

53. (previously presented) The method of claim 52, wherein the plurality of biller categories includes a paid or unpaid bill category.

54. (canceled)

55. (previously presented) The method of claim 52, wherein the plurality of biller categories includes a disputed bill category.

56. (new) The method of claim 41, further comprising:

receiving, via the network, a single payment request from the payor to pay at least two of the unpaid stored plurality of bills from those of the plurality of billers associated with the one biller category; and

processing the payment request.

57. (new) The method of claim 41, further comprising:



Art Unit: 3691

receiving, via the network, a payment request from the payor to pay one or more of the unpaid stored plurality of bills from those of the plurality of billers associated with the one biller category; and

processing the payment request.

58. (new) The system of claim 50, wherein the processor is further configured to 1) receive, via the communications port, a single payment request from the payor to pay at least two of the stored plurality of bills that are unpaid and associated with the one biller category, and 2) process the payment request.

59. (new) The system of claim 50, wherein the processor is further configured to 1) receive, via the communications port, a payment request from the payor to pay one or more of the stored plurality of bills that are unpaid and associated with the one biller category, and 2) process the payment request.

60. (new) A system comprising:

means for storing a plurality of bills from a plurality of billers for a payor, each biller being associated with at least one of a plurality of biller categories;

means for receiving, via a network, a request from a payor to view those of the stored plurality of bills from billers associated with one of the plurality of biller categories; and

means for transmitting, via the network, only those bills from those billers associated with the one biller category to the payor responsive to the request;

Art Unit: 3691

wherein at least one of the plurality of biller categories is established by the payor.

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**HANI M. KAZIMI  
PRIMARY EXAMINER**